



**State of New Jersey**  
DEPARTMENT OF MILITARY AND VETERANS AFFAIRS  
POST OFFICE BOX 340  
TRENTON, NEW JERSEY 08625-0340

JON S. CORZINE  
*Governor*  
*Commander-in-Chief*

☆☆  
GLENN K. RIETH  
*Major General*  
*The Adjutant General*

**VETERANS AFFAIRS BULLETIN**  
**NO. 2-07**

**2 May 2007**

**NEW JERSEY VETERANS MEMORIAL HOMES**  
**LONG-TERM CARE INSURANCE POLICY**

1. Reference. NJAC 5A:5, Chapter 5, Care and Maintenance Fee Computation.
2. Purpose. To establish a clearly defined policy regarding New Jersey Veterans Memorial Home (VMH) billing as it applies to residents who are covered by Long-Term Care Insurance.
3. The following guidance is to be used when residents have long-term care insurance:
  - Residents will be billed at the standard maintenance fee rate as given in the Reference above, with the applicable computations from the U.S. Department of Veterans Affairs' (VA) published daily care rate.
  - VMHs may either bill the insurance carrier directly or bill the resident/resident's family.
  - If the resident's long-term care insurance coverage is not sufficient to provide for the entire billing rate, the VMH will then bill the resident/resident's family for the difference.
4. This policy is effective upon receipt.
5. Questions or inquiries concerning this bulletin should be addressed to BG Frank R. Carlini, Director, Division of Veterans Healthcare Services at 609-530-6766 or e-mail Frank.Carlini@njdmava.state.nj.us.

OFFICIAL:

DAVID S. SNEDEKER  
Chief Information Officer  
Director, Information and Administrative  
Services Division

GLENN K. RIETH  
Major General, NJARNG  
The Adjutant General

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